

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:
HECTOR HERRERA
Debtor(s)

Case No. 15-02114

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/01/2015.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,895.00.
- 10) Amount of unsecured claims discharged without payment: \$369,726.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,000.00
Less amount refunded to debtor	\$464.93

NET RECEIPTS:

\$4,535.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,848.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$179.15
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$3,027.15

Attorney fees paid and disclosed by debtor: \$1,152.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
ACCESS CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
ACCESS CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	3,599.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	20,719.00	24,519.98	24,519.98	0.00	0.00
AMERICAS SERVICING COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVC	Unsecured	13,531.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVC	Secured	12,025.00	25,210.70	25,210.70	0.00	0.00
ARONSON FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
ARONSON FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
ARONSON FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Cap1/nautl	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
CARRINGTON RESOLUTION MORTG	Unsecured	5,000.00	NA	NA	0.00	0.00
CARRINGTON RESOLUTION MORTG	Unsecured	103,416.00	NA	NA	0.00	0.00
CARRINGTON RESOLUTION MORTG	Secured	103,416.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREIMER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,500.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,500.00	1,063.92	1,063.92	1,063.92	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	444.00	444.00	444.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
Sprint	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	232,832.07	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE BANK OF NEW YORK MELLON	Secured	175,634.00	243,888.49	0.00	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	244,180.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WFF CARDS	Unsecured	0.00	NA	NA	0.00	0.00
WFINANCE	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,210.70	\$0.00	\$0.00
All Other Secured	\$24,519.98	\$0.00	\$0.00
TOTAL SECURED:	\$49,730.68	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,063.92	\$1,063.92	\$0.00
TOTAL PRIORITY:	\$1,063.92	\$1,063.92	\$0.00
GENERAL UNSECURED PAYMENTS:	\$444.00	\$444.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,027.15</u>
Disbursements to Creditors	<u>\$1,507.92</u>

TOTAL DISBURSEMENTS : **\$4,535.07**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.